

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John Stapleton
 Debtor

Case No. 17-17793-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 54

Date Rcvd: Mar 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2018.

db
 14015473 John Stapleton, 44 Surrey Way, Exton, PA 19341-1640
 14015481 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 14015484 +Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101-2003
 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 14015486 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 14015490 DEPT REV COMMONWEALTH OF MASSACHUSETTS, PO BOX 7089, Boston, MA 02204-7089
 14015495 +++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
 14015499 HARTFORD INSURANCE, PO BOX 59838, Schaumburg, IL 60159-0838
 14015504 +MARCHWOOD APARTMENTS, 40 COACH LANE, Exton, PA 19341-1604
 14066730 Nathalie Paul, 170 S INDEPENDENCE, Philadelphia, PA 19106
 14015506 +PNC Bank Credit Card, Po Box 3180, Pittsburgh, PA 15230-3180
 14015505 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
 14015508 +STELLAR RECOVERY INC, PO BOX 48370, JACKSONVILLE FL 32247-8370
 (address filed with court: Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901)
 14015509 +Stevens Business Servi, 92 Bolt St # 1, Lowell, MA 01852-5316
 14015512 +TOWN OF YARMOUTH, 1146 RT 28, South Yarmouth, MA 02664-4491
 14015514 US Bank/Rms CC, Cb Disputes, Saint Louis, MO 63166
 14015515 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 14015516 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Mar 24 2018 01:51:16 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 24 2018 01:50:22

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 24 2018 01:50:47 U.S. Attorney Office,

c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14015470 +EDI: CINGMIDLAND.COM Mar 24 2018 05:38:00 ATT, PO Box 537104, Atlanta, GA 30353-7104

14015468 +EDI: AMEREXPR.COM Mar 24 2018 05:38:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540

14015469 +EDI: AMEREXPR.COM Mar 24 2018 05:38:00 Amex, Po Box 297871,

Fort Lauderdale, FL 33329-7871

14015472 EDI: BANKAMER.COM Mar 24 2018 05:38:00 Bank Of America, Po Box 982238,

El Paso, TX 79998

14015471 +EDI: BANKAMER.COM Mar 24 2018 05:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012,

Greensboro, NC 27420-6012

14015474 +EDI: TSYS2.COM Mar 24 2018 05:38:00 Barclays Bank Delaware, 100 S West St,

Wilmington, DE 19801-5015

14015475 +EDI: TSYS2.COM Mar 24 2018 05:38:00 Barclays Bank Delaware, Po Box 8803,

Wilmington, DE 19899-8803

14015479 EDI: CAPITALONE.COM Mar 24 2018 05:38:00 Capital One, 15000 Capital One Dr,

Richmond, VA 23238

14015476 +EDI: CAPITALONE.COM Mar 24 2018 05:38:00 Capital One, Po Box 30285,

Salt Lake City, UT 84130-0285

14015477 +EDI: CAPITALONE.COM Mar 24 2018 05:38:00 Capital One, Attn: Bankruptcy, Po Box 30253,

Salt Lake City, UT 84130-0253

14015478 +EDI: CAPITALONE.COM Mar 24 2018 05:38:00 Capital One, 26525 N Riverwoods Blvd,

Mettawa, IL 60045-3438

14015480 +EDI: CAUT.COM Mar 24 2018 05:38:00 Chase Auto Finance, National Bankruptcy Dept,

201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071

14015482 +EDI: CHASE.COM Mar 24 2018 05:38:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,

Wilmington, DE 19850-5298

14015483 +EDI: CHASE.COM Mar 24 2018 05:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298

14015485 +EDI: CITICORP.COM Mar 24 2018 05:38:00 Citibank/The Home Depot, Po Box 6497,

Sioux Falls, SD 57117-6497

14015487 +EDI: CITICORP.COM Mar 24 2018 05:38:00 Citicards Cbna, Po Box 6241,

Sioux Falls, SD 57117-6241

14015489 EDI: RCSDELL.COM Mar 24 2018 05:38:00 Dell Financial Services, 1 Dell Way,

Round Rock, TX 78682

14015488 EDI: RCSDELL.COM Mar 24 2018 05:38:00 Dell Financial Services, Attn: Bankruptcy,

Po Box 81577, Austin, TX 78708

14015493 EDI: DISCOVER.COM Mar 24 2018 05:38:00 Discover Financial, Po Box 15316,

Wilmington, DE 19850

14015491 +E-mail/Text: bankruptcy@dcu.org Mar 24 2018 01:51:32 Digital Fed Credit Uni,

220 Donald Lynch Blvd, Marlborough, MA 01752-4708

14015492 +EDI: DISCOVER.COM Mar 24 2018 05:38:00 Discover Financial, Po Box 3025,

New Albany, OH 43054-3025

14015494 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 24 2018 01:49:44 Ditech, Attn: Bankruptcy,

Po Box 6172, Rapid City, SD 57709-6172

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14015496 +E-mail/Text: bankruptcynotices@eversource.com Mar 24 2018 01:51:25 Eversource,
1 Nstar Way, Westwood, MA 02090-2341
14015498 +E-mail/Text: bankruptcy.notices@hdfsi.com Mar 24 2018 01:51:26 Harley Davidson Financial,
Po Box 21829, Carson City, NV 89721-1829
14015497 +E-mail/Text: bankruptcy.notices@hdfsi.com Mar 24 2018 01:51:26 Harley Davidson Financial,
Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
14068123 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Mar 24 2018 01:50:36 Key Bank,
Attention: Recovery Payment Pr, 4910 Tiedeman Road, Routing Code: 08-01,
Brooklyn, OH 44144-2338
14015500 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Mar 24 2018 01:50:37 Keybank NA,
Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-
Brooklyn, OH 44144-2338
14015501 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Mar 24 2018 01:50:36 Keybank NA,
4910 Tiedeman Road, Cleveland, OH 44144-2338
14015502 +E-mail/Text: bk@lendingclub.com Mar 24 2018 01:51:17 Lending Club Corp, 71 Stevenson St,
Suite 300, San Francisco, CA 94105-2985
14016783 +EDI: PRA.COM Mar 24 2018 05:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14015510 +EDI: RMSC.COM Mar 24 2018 05:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
14015511 +EDI: RMSC.COM Mar 24 2018 05:38:00 Synchrony Bank/Lowes, Po Box 965005,
Orlando, FL 32896-5005
14015513 EDI: USBANKARS.COM Mar 24 2018 05:38:00 US Bank/Rms CC, Card Member Services,
Po Box 108, St Louis, MO 63166

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14066695* +ATT, PO Box 537104, Atlanta, GA 30353-7104
14066693* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14066694* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14066697* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
14066698* +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
14066696* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14066699* +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
14066700* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14066704* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14066701* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14066702* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14066703* +Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
14068124* +Chase Auto Finance, PO Box 901003, Ft Worth, TX 76101-2003
14066706* +Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101-2003
14066705* +Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191,
Phoenix, AZ 85004-1071
14066707* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14066708* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14066710* +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14066709* +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
S Louis, MO 63179-0040
14066711* +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
Saint Louis, MO 63179-0040
14066712* +Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
14066714* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, 1 Dell Way, Round Rock, TX 78682)
14066713* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, Attn: Bankruptcy, Po Box 81577,
Austin, TX 78708)
14066715* DEPT REV COMMONWEALTH OF MASSACHUSETTS, PO BOX 7089, Boston, MA 02204-7089
14066718* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Po Box 15316, Wilmington, DE 19850)
14066720* +++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
14068125* +++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
14066716* +Digital Fed Credit Uni, 220 Donald Lynch Blvd, Marlborough, MA 01752-4708
14066717* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14066719* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14066721* +Eversource, 1 Nstar Way, Westwood, MA 02090-2341
14066724* HARTFORD INSURANCE, PO BOX 59838, Schaumburg, IL 60159-0838
14068126* +Harley Davidson Financial, PO Box 21829, Carson City, NV 89721-1829
14066723* +Harley Davidson Financial, Po Box 21829, Carson City, NV 89721-1829
14066722* +Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048,
Carson City, NV 89721-2048
14066725* +Keybank NA, Key Bank; Attention: Recovery Payment Pr,
4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn, OH 44144-2338
14066726* +Keybank NA, 4910 Tiedeman Road, Cleveland, OH 44144-2338
14066727* +Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985

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***** BYPASSED RECIPIENTS (continued) *****
14015503* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14066728* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14066729* +MARCHWOOD APARTMENTS, 40 COACH LANE, Exton, PA 19341-1604
14068127* Nathalie Paul, 170 S Independence, Philadelphia, PA 19106
14068128* +PNC Bank Credit Card, PO Box 3180, Pittsburgh, PA 15230-3180
14066732* +PNC Bank Credit Card, Po Box 3180, Pittsburgh, PA 15230-3180
14066731* +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14066734* ++STELLAR RECOVERY INC, PO BOX 48370, JACKSONVILLE FL 32247-8370
(address filed with court: Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901)
14066733* +Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105,
Jacksonville, FL 32216-8035
14066735* +Stevens Business Servi, 92 Bolt St # 1, Lowell, MA 01852-5316
14066736* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14066737* +Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
14066738* +TOWN OF YARMOUTH, 1146 RT 28, South Yarmouth, MA 02664-4491
14066739* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank/Rms CC, Card Member Services, Po Box 108,
St Louis, MO 63166)
14066740* US Bank/Rms CC, Cb Disputes, Saint Louis, MO 63166
14066741* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
14066742* +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
14015507 ##+Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105,
Jacksonville, FL 32216-8035

TOTALS: 0, * 55, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 22, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC KMcDonald@blankrome.com
MATTEO SAMUEL WEINER on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
NATHALIE PAUL on behalf of Creditor KeyBank, N.A. npaul@weltman.com, PitEcf@weltman.com
RICHARD N. LIPOW on behalf of Debtor John Stapleton richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>John Stapleton</u>	Social Security number or ITIN	<u>xxx-xx-7111</u>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-17793-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Stapleton

3/22/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.